

## Fill in this information to identify the case:

Debtor 1 GAIL Y. FORD

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 20-21863GLT

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: NATIONSTAR MORTGAGE LLC D/B/A MR Court claim no. (if known): 29

Last 4 digits of any number you use to identify the debtor's account 6 3 5 1

Property Address: 14 TRUMAN CIRCLE  
MCKEES ROCKS PA 15136

**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$ <u>1,274.35</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>1,274.35</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>1,274.35</u>

**Part 3: Postpetition Mortgage Payment**


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,491.19

The next postpetition payment is due on

9 / 1 / 2025  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 GAIL Y. FORD  
Name

Case number (if known) 20-21863GLT

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor( s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor( s) have paid in full the amount required to cure the default and stating whether the debtor( s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

/s/ Ronda J. Winnecour  
Signature

Date 08/29/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **GAIL Y. FORD**  
Name

Case number (if known) **20-21863GLT**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b>MORTGAGE ARR. (Part 2 (b))</b>				
06/27/2022	1237943	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,274.35
				1,274.35

### MORTGAGE REGULAR PAYMENT (Part 3)

08/25/2020	1169634	FREEDOM MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	1,047.76
09/28/2020	1172712	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,553.95
10/26/2020	1175817	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	519.96
11/24/2020	1178892	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,033.53
12/21/2020	1181873	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,029.22
01/25/2021	1184823	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,026.25
02/22/2021	1187928	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	945.35
03/26/2021	1191195	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,415.96
04/26/2021	1194483	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	942.88
05/25/2021	1197616	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,293.65
06/25/2021	1200795	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,239.71
07/26/2021	1203999	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,928.95
08/26/2021	1207119	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,287.15
09/24/2021	1210246	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,271.02
10/25/2021	1213322	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,246.85
11/22/2021	1216356	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,225.96
12/23/2021	1219415	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,219.39
01/26/2022	1222492	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,824.65
02/23/2022	1225876	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,396.60
03/25/2022	1228830	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,580.66
04/26/2022	1231879	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,577.64
05/25/2022	1234912	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,575.00
06/27/2022	1237943	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	3,622.78
07/26/2022	1240883	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,272.19
08/24/2022	1243773	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,272.19
09/27/2022	1246644	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,272.19
10/25/2022	1249463	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	847.33
11/23/2022	1252249	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,722.49
12/22/2022	1255003	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,297.63
01/26/2023	1257733	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,297.63
02/23/2023	1260342	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	778.97
03/28/2023	1263119	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,540.63
04/25/2023	1265937	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,526.66
05/25/2023	1268798	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,344.26
06/26/2023	1271695	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,297.63
07/25/2023	1274450	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	860.18
08/25/2023	1277227	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,735.08
09/26/2023	1279970	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	767.22
10/25/2023	1282681	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,828.04
11/27/2023	1285347	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,297.63
12/21/2023	1287943	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,676.47
01/26/2024	1290623	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,456.51
02/26/2024	1293282	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,456.51
03/26/2024	1295928	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,456.51
04/25/2024	1298585	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,456.51
05/29/2024	1301301	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,456.51
06/25/2024	1303830	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,456.51
07/25/2024	1306432	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,052.40
09/25/2024	1311595	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	3,317.13
10/25/2024	1314124	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,456.51
11/25/2024	1316685	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,491.19
01/28/2025	1321589	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	2,099.07
02/25/2025	1324019	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	1,542.13
03/26/2025	1326498	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	2,323.56
04/25/2025	1328964	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	103.41
05/23/2025	1331387	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	2,691.89
07/25/2025	1336299	NATIONSTAR MORTGAGE LLC D/B/A MR CC	AMOUNTS DISBURSED TO CREDITOR	3,169.46
				83,425.10

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

GAIL Y. FORD  
14 TRUMAN CIRCLE  
MC KEES ROCKS, PA 15136

DENNIS J SPYRA ESQ  
1711 LINCOLN WAY  
WHITE OAK, PA 15131

NATIONSTAR MORTGAGE LLC D/B/A MR COOPER(\*)  
PO BOX 619094  
DALLAS, TX 75261-9741

NATIONSTAR MORTGAGE LLC\*\*  
ATTN BANKRUPTCY NOTICES - LEGAL  
PO BOX 619096  
DALLAS, TX 75261-9741

MCCALLA RAYMER ET AL  
NATL BANKRUPTCY DEPT\*\*  
1544 OLD ALABAMA RD\*\*  
ROSWELL, GA 30076-2102

8/29/25

/s/ Roberta Saunier

---

Administrative Assistant  
Office of the Chapter 13 Trustee